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# ANNUAL REPORT 2019

## Dear KV-HELP Friends and Supporters,

In the second year of the Saving4Health project, KV-HELP was busy training, coaching and monitoring more than 500 women organized in 17 self-help groups. In June 2019, all groups successfully ended the first Saving Fund cycle and thus increased their financial capacity of their members to make investments in healthy livelihoods. They immediately started another 12-months saving cycle. All this would not have been possible without your generous support. Please accept our thanks and enjoy reading our news.  
Iddy Mayumana, Executive Director of KV-HELP

## The Organization

Kilombero Valley Health and Livelihood Promotion (KV-HELP) is a local NGO working in Southern Tanzania. Its history reaches back to 2008, when a malaria intervention project started to support women self-help groups in their livelihood activities, in order to improve their access to health care. The NGO was registered in 2012 to continue and expand these activities. Today, KV-HELP works with a vast network of women groups to improve knowledge and skills for sustaining and promoting healthy livelihoods in their families and communities.

## Modules



## The Approach

The KV-HELP office in Ifakara is a reliable and permanent contact point for women. As an outreach program, staff members offer a Mobile Village Academy and provide hands-on-training and practical support to women self-help groups.

The KV-HELP Mobile Village Academy has developed a unique modular approach integrating three key components of healthy livelihoods: 1) Saving & Lending, 2) Food Security & Microenterprise, and 3) Health Protection & Health Promotion.

## Saving4 Health Project Activities

The Saving4Health project (2018-2020) aims to strengthen the savings component in KV-HELP's unique integrated approach promoting healthy livelihoods. The team supported its network of women groups to complement their revolving Business Fund with a Savings Fund. Team members showed women how they can invest not only in rice cultivation and other business activities but also in health protection and promotion. The team conducted two village tours, spending two days with every group. Between the field tours, women group leaders and members visited the Ifakara office or sent SMS or WhatsApp messages if they needed help. In case of emergencies, the team made short on-site visits.

### Module "Saving & Lending"

Through its Mobile Village Academy, KV-HELP trained, coached and monitored saving activities using qualitative and quantitative indicators. To protect confidentiality, only generalized and anonymized findings about group performance are reported.



Handing over matching fund to chairperson of Tusaidiane group in Ngalmila (Foto B. Obrist)



Coaching and monitoring in the Muungano women group, Namwawala (Foto B. Obrist)

**Achievements** at the end of the first saving cycle (30.06.2019)

- All groups had established rules for the new Fund and kept records of individual savings and loans.
- Differences in group and individual saving capacity were striking: The median of the total group assets in the Saving Fund was USD 1'220 (in a range of USD 225-5'515). Individual savings in the group with the lowest asset (USD 225) were in a range of USD 1-16, in the group with the highest asset (USD 5'515) in a range of USD 41-341.
- Only one group needed a deferral of the due date to meet the target of saving USD 280 and thus receive the matching fund.
- Members of all but two groups decided to break the cycle and claim their savings for planned investments.
- All groups immediately started the 2<sup>nd</sup> saving cycle and reached a median of USD 480 total assets by December 2019.

KV-HELP identified two main **challenges**:

**Limited book keeping skills:** Although KV-HELP provided guidelines to the groups, trained all members and coached group leaders, book keeping using individual passbooks proved difficult.

To address this challenge, KV-HELP invited the leaders of the two most successful groups to a small workshop in Ifakara. After learning from their practice of using Saving Fund record books, KV-HELP adapted its book keeping guidelines and trained all groups during the second village tour in late 2019 in the use of record books.

**Lack of commitment to 2018 Memorandum of Understanding:** KV-HELP suspended two groups from the network because they failed to present the complete financial records of the Business Fund or failed to pay back loans from this fund.

## Module “Food Security & Microenterprise”



Team members visiting farm fields in Kiberege, using local motorbike taxis.  
Foto I. Mayumana

During the first village tour, KV-HELP visited the farm fields and discussed progress with each group and, if possible, with the respective Agricultural Field Officers. All groups had tried to put some advice into practice, although with varying success.

In five villages, where the Agricultural Field Officers worked closely with the groups, women managed to plant rice in rows.

Women from other groups had tried to plant in rows. When the rain was delayed, the seeds did not germinate and they decided to go back to broadcasting seeds. In still other groups, many women feared the high costs and decided against engaging in improved rice cultivation.

In general, KV-HELP records show that women who succeeded in following the recommended planting techniques harvested more rice than their colleagues did. As a member from a remote village (Iputi from Ulanga district) told KV-HELP by phone: *“I feel like I was born again. I never had such a harvest in my whole life!”* A member from another group (Muungano from Namwawala-Mlimba district) asked her daughter to send KV-HELP a foto of her *“unbelievable harvest”*. Such experiences were inspiring for more skeptical group members to try out new rice cultivation methods in the 2020 farming season.

## Module “Health Protection & Health Promotion

In a random sample interviewed during the July 2019 village tour, women from 8 out of 17 groups had used loans from the Savings Fund and/or a special Social Fund to pay for health care expenses. The value of these loans was in the range of USD 4-131 with a median of USD 33. Group discussions about Savings Fund loans centered around interest rates. The women pointed out that taking a loan from the Savings Fund for health-related reasons did not make sense economically. Most groups charged an interest of 5-10 percent on Saving Fund loans, which was reasonable for financing productive activities but not for managing health care costs or paying the annual premium of the Community Health Fund. KV-HELP suggested exempting these costs from interest payments.

The village tour further showed that the training on the safe use of agrochemicals was only partly successful. Four groups reported to have refrained from using industrial herbicides to protect their land, their own health and the health of the crop consumers. The other groups provided various reasons why they could not avoid the use of agrochemicals. Still, some women claimed to be more careful in the selection of herbicides and the timing and dosage of applying them.

In the second 2019 village tour, KV-HELP started a new health promotion initiative. With the help of a medical doctor, the team adapted educational material on Non-Communicable Diseases (NCDs) developed by the Tanzania Diabetes Association (TANCAD) for popular training. The team summarized key information and discussed them with the women groups. For further reference, KV-HELP left a copy of the Swahili TANCAD IEC brochure for communities with each women group.

## **KV HELP Profile**

### **Vision**

To see a Tanzanian society living a health promoting lifestyle in a context of a rapidly increasing double burden of infectious and non-communicable diseases, with KV-HELP being one of the pioneering Organizations contributing to this achievement.

### **Mission**

To work toward the goal of healthy livelihoods in Tanzania through an innovative approach that integrates development actions across health, education, agriculture/livestock and financial/entrepreneurial sectors.

### **Goal and objectives**

KV-HELP aims to promote and test development methodologies that empower individuals and self-help-groups in the communities to promote healthy livelihoods. Specific objectives are:

1. To enhance organizational and financial capacity of self-help groups through approaches like Accumulated Saving and Credit Associations (ASCAs).
2. To improve livelihoods of self-help groups members through farm and non-farm microenterprises, using methodologies like Selection, Planning and Management (SPM).
3. To strengthen health promotion with regard to infectious and non-communicable diseases using approaches like health literacy.

### **Governing Board**

Prof. Dr. Flora Kessy (Board Chairperson), Dr. Emmy Metta (Deputy Chairperson), Mr. Said Mpasuka (Treasurer), Dr. Dominic Mboya, Mr. Christopher Mshana, Mr. Honorathy Urassa, Mr. Alto Mbikiye and Mr. Iddy Mayumana (Board Secretary and Executive Director). Prof. Dr. Brigit Obrist is an invited member of the Board. All of them (except the Board Secretary) work on a voluntary basis.

### **Location, address, contact**

The head office of the organization is in Ifakara town, Kilombero district in Morogoro Region, Mainland Tanzania. Its physical address is:

Along the Compound of former CCM District Headquarters

P. O. Box 43

Ifakara – Kilombero Morogoro, Tanzania

Email: [kilomberovalleyhelp@gmail.com](mailto:kilomberovalleyhelp@gmail.com)

Contact person: Iddy Mayumana, mobile: +255 684 491 866, email: [imayumana@yahoo.com](mailto:imayumana@yahoo.com).

### **Partners and funding**

KV-HELP operates within a social learning network formed by local, regional, national and international NGOs and collaborates with authorities on the village, ward and district levels. In addition to voluntary work and financial contributions from the Board members and students' contributions, KV-HELP obtained three small grants in 2019 from the R. Geigy-Foundation, the UNIBAS Social Health Protection project and the Swiss TPH Support Group, all from Basel, Switzerland (Total nearly USD 75,000).